REVOCATION OF POWER OF ATTORNEY WITH NEW POWER OF ATTORNEY

The undersigned assignee hereby **REVOKES** any and all powers of attorney previously

given in all patent applications and/or patents identified in the included Schedule A; and

The undersigned assignee hereby APPOINTS the practitioners at Customer No. 72386,

as my attorneys, with full power of substitution and revocation, to prosecute and maintain said

patent applications and/or patents in Schedule A, to make alterations and amendments thereto,

and to transact all business in the Patent and Trademark Office and in the Courts in connection

therewith.

Please change the correspondence address for the identified patent applications and/or

patents in Schedule A to the address associated with Customer No. 72386, which is:

SUTHERLAND ASBILL & BRENNAN LLP

999 Peachtree Street, NE

Atlanta, Georgia 30309-3996

All telephone calls should be directed to Malvern U. Griffin III at 404.853.8233.

I am authorized to sign on behalf of CashEdge, Inc., which is the assignee of record of

the entire interest in the identified patent, as evidenced by the Statement under 37 C.F.R. §

3.73(b) submitted herewith.

Date: 2/13/2012

O Ken Holes

Signature

Name: Ken Hobday

Title: Vice President and Intellectual Property Counsel

CashEdge, Inc.

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REVOCATION OF POWER OF ATTORNEY AND NEW POWER OF ATTORNEY

Schedule A

Application/Patent No.	Filing/Issue Date	Title	Inventor
12/098,302	04-04-2008	Method and Apparatus for Implementing Financial Transactions	Venkatachari Dilip
11/348,535	02-06-2006	Method and Apparatus for Processing Payment Requests	Sanjeev Dheer
11/879,818	07-19-2007	Funds Transfer Method and System Including Payment Enabled Invoices	Jeremy Sokolic
12/109,309	04-24-2008	Centralized Payment Method and System for Online and Offline Transactions	Behram Panthaki
12/357,308	01-21-2009	Real-Time Settlement of Financial Transactions Using Electronic Fund Transfer Networks	Behram Panthaki
12/111,012	04-28-2008	Real-Time Core Integration Method and System	Amit R. Patel
12/435,393	05-04-2009	Multi-Product-Multi-Channel Payment Platform System and Method	Behram Panthaki
12/543,501	08-18-2009	Money Movement Network HUB System	Sanjeev Dheer
7,797,207	07-24-2000	Method and Apparatus for Analyzing Financial Data	Venkatachari Dilip
12/847,944	07-30-2010	Method and Apparatus for Analyzing Financial Data	Venkatachari Dilip
7,383,223	09-20-2000	Method and Apparatus for Managing Multiple Accounts	Venkatachari Dilip
7,505,937	01-25-2007	Method and Apparatus for Implementing Financial Transactions	Venkatachari Dilip
7,321,875	01-25-2007	Method and Apparatus for Implementing Financial Transactions	Venkatachari Dilip
7,321,874	01-25-2007	Method and Apparatus for Implementing Financial Transactions	Venkatachari Dilip
10/040,929	12-31-2001	Method and Apparatus for Managing Transactions	Venkatachari Dilip
11/949,006	11-30-2007	Method and Apparatus for Managing Transactions	Venkatachari Dilip
11/949,009	11-30-2007	Method and Apparatus for Managing Transactions	Venkatachari Dilip
11/949,012	11-30-2007	Method and Apparatus for Managing Transactions	Venkatachari Dilip
7,013,310	01-03-2002	Method and Apparatus for Retrieving and Processing Data	Roy Messing
7,873,677	08-22-2005	Method and Apparatus for Retrieving and Processing Data	Roy Messing
7,203,845	01-11-2002	Multiple Trust Modes for Handling Data	Jeremy N. Sokolic
7,657,761	03-05-2007	Multiple Trust Modes for Handling Data	Jeremy N. Sokolic
10/134,046	04-26-2002	Method and Apparatus for Delegating Authority	Sanjeev Dheer
10/402,855	03-28-2003	Method and Apparatus for Managing a Financial Transaction System	Amir Sunderji
7,536,340	12-18-2003	Compliance Monitoring Method and Apparatus	Sanjeev Dheer
12/422,228	04-10-2009	Compliance Monitoring Method and Apparatus	Sanjeev Dheer
10/769,036	01-30-2004	System and Method for Associating Identifiers with Data	Jeremy N. Sokolic
11/047,359	01-31-2005	System and Method for Associating Identifiers with Transactions	Jeremy N. Sokolic
11/465,007	08-16-2006	Method and Apparatus for Transferring Financial Information	Sanjeev Dheer
11/584,783	10-19-2006	Multi-channel Transaction System for Transferring Assets Between Accounts at Different Financial Institutions	Sanjeev Dheer

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12/114,565	05-02-2008	Multi-Channel and Cross-Channel Account Opening	Amit R. Patel
12/165,532	06-30-2008	Global Risk Administration Method and System	Amit R. Patel
12/109,318	04-24-2008	Centralized Payment Hub Method and System	Behram Panthaki
12/543,497	08-18-2009	Money Movement Network Method	Sanjeev Dheer
12/968,189	12-14-2010	Internetworking Between P2P Networks	Sanjeev Dheer
13/092,908	04-22-2011	Inter-networking Invoicing and Payment Method and System	David Cooper
13/251,947	10-03-2011	Disconnected Person-to-Person Payment System and Method Including Independent Payor and Payee Direction for Value Source and Destination	Sanjeev Dheer